

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)	
Bridgett L. Holden)	Case No. _____
111 Carter Lane)	Chapter <u>13</u> _____
Warrenton, NC 27589)	
)	
)	
)	
)	
)	
)	
)	
SS# <u>xxx-xx-7656</u>)	
SS# _____)	
)	
Debtor(s))	

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on 10-8-15.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of \$1,699.00 per month for a period of 60 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ 0.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

a. None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
-NONE-	

IV. Secured Claims**1. Real Property Secured Claims**

- a. None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Wells Fargo Home Mortgage	Residence - 2004 27x76 Clayton mobilehome & 1 acre located @ 111 Carter Ln. Warrenton NC (90% tax value)	R	N	\$445.09	\$4,040.06	

2. Personal Property Secured Claims

- a. None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
United Consumer Financial	vacuum cleaner	\$500.00	Y	\$1,142.00	\$0.00	\$9.49	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
CPS Servicing	Christopher Holden	17.95%	\$572.75
Skopos Financial	Christopher Holden	18.00%	\$425.71

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: 10-8-15

/s/ Donald D. Pergerson

Donald D. Pergerson 13069

Attorney for the Debtor

Address: **406 Dabney Drive**
P. O. Box 2289

Henderson, N. 27536
252-492-7796
13069

Telephone:

State Bar No.

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Bridgett L. Holden)	
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SS# xxx-xx-7656)	
SS# _____)	Case No. _____
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CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613

AFNI
PO Box 3667
Bloomington, IL 61702
Amerifinancial Solutions
PO Box 602570
Charlotte, NC 28260

Attorney General of the United States
US Department of Justice
950 Pennsylvania Ave. NW
Washington, DC 20530-0001

CPS Servicing Center
PO Box 57071
Irvine, CA 92619-7071

Credit Bureau of Greensboro
P. O. Box 26140
Greensboro, NC 27402

Credit Bureau Systems, Inc.
PO Box 482
Clarksville, TN 37041-0482

Credit Financial Services
3710 University Dr. #218
Durham, NC 27707

Creditors Collection Service
4530 Old Cave Spring Rd.
Roanoke, VA 24018

Durham Diagnostic Imaging
4323 Ben Franklin Blvd.
Durham, NC 27704

Durham Radiology Associates
P.O. Box 13166
Roanoke, VA 24031-3166

First Premier Bank
P.O. Box 5524
Sioux Falls, SD 57117-5524

Franklin Regional Medical Center
P.O. Box 609
Louisburg, NC 27549

Ginny's
1112 7th Ave.
Monroe, WI 53566-1364

Hutchens, Senter, & Britton, P.A.
P.O. Box 2505
Fayetteville, NC 28302

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Maria Parham Medical Center
PO Box 59
Henderson, NC 27536

Midnight Velvet
1112 7th Avenue
Monroe, WI 53566-1364

Monroe & Main
1112 7th Ave.
Monroe, WI 53566-1364

N.C. Employment Security Commission
PO Box 26504
Raleigh, NC 27611

NC Department of Revenue
P.O. Box 25000
Raleigh, NC 27640-0002

Optimum Outcomes
Suite 600
421 Fayetteville St.
Raleigh, NC 27601-1792

Raleigh Orthopaedic Clinic
3001 Edwards Mill Rd.
Suite 200
Raleigh, NC 27612

Reginald S.Hinton
Process Agent For NC Dept.Of Revenue
Post Office Box 25000
Raleigh, NC 27640-5000

Seventh Avenue
1112th Ave.
Monroe, WI 53566-1364

Skopos Financial
500 E. John Carpenter Fwy
Ste 300
Irving, TX 75062

Transworld Systems, Inc.
2235 Mercury Way
Suite 225
Santa Rosa, CA 95407

United Consumer Financial
P.O. Box 856290
Louisville, KY 40285-6290

US Attorney
Middle District of NC
101 South Edgeworth St., Fourth Floor
Greensboro, NC 27401

US Cellular
PO Box 7835
Madison, WI 53707

Verizon Wireless
Bankruptcy Dept.
500 Technology Dr.
Suite # 550
Saint Charles, MO 63304-2225

Wake Emergency Physicians, PA
PO Box 890053
Charlotte, NC 28289

Warren County Tax Collector
P. O. Box 240
Warrenton, NC 27589

Wells Fargo Home Mortgage
Attn: Bankruptcy Dept.
PO Box 10335
Des Moines, IA 50306

Date: 10-8-15

/s/ Donald D. Pergerson
Donald D. Pergerson 13069